



Who Benefits From Flood Map Modernization?

The Map Modernization project will benefit numerous groups of people in different ways:

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect their community and will be able to use the data for managing floodplains and wetlands and making decisions about flood risks, land use, water resources, evacuation routes, and disaster recovery.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates



and upcoming changes in order to serve their customers and community more efficiently.

- Home and business owners will have the ability to make better financial decisions about protecting their properties.

A Florida Progress Report

In Florida, the state's Water Management Districts and the Department of Community Affairs are working in partnership with FEMA and county governments to achieve this goal, as part of the National Flood Insurance Program (NFIP).

Mapping for several of the 16 counties within the South Florida Water Management District (Broward, Collier, Lee, Miami-Dade, Martin, Orange, Palm Beach and Polk) has already begun. The rest (Charlotte, Glades, Hendry, Highlands, Okeechobee, Osceola and St. Lucie) should be complete by 2011.

Find Out More

Your local government officials (counties and cities) should be your first contact to find out more about YOUR floodplain risk, floodplain management or flood insurance.

Useful Web Sites

www.sfwmd.gov/floodmaps
www.floodsmart.gov
www.fema.gov
www.dca.state.fl.us



FEMA

Updating Florida's Floodplain Maps



Why It's Important: Flooding Happens!

The hurricanes of 2004 and 2005, with their widespread destruction from flooding, reinforced the importance of flood insurance, and updated floodplain maps to help Florida residents correctly assess their

flood risk. Nationally, more than 30 million Americans are at high risk from flooding, and almost every one of us may be at some risk. Damages from flooding typically are not covered by standard homeowners' insurance. In light of recent events, even those who are not required to have flood insurance may want to purchase it, once all the risks are reflected in updated maps.



Florida At High Risk

With predictions that Florida and other coastal states are likely to see decades more of very active hurricane seasons, flood risks should be on every resident's top 10 list of concerns. Why? Floridians are both blessed and cursed with plentiful rainfall, from 50-60 inches a year. That keeps our waters clear and aquifers flush, but because much of our land is very flat, and made up of quickly saturated soils, flooding can be a risk any time of the year!

Updated Maps Help Us All Prepare

Most of us want to protect our property investment from flooding damages, but we need updated information to make informed decisions. Unfortunately, many of the maps used to determine the risk of flooding are more than 10 years old, and have become

outdated because of physical changes in the floodplain caused by land use, development, erosion and natural forces. These changes can have an impact on individual as well as community flood risks.

Modernizing Flood Maps

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties. While they indicate the risk for flooding, many of these maps nationwide are out of date. An aggressive, multi-year effort, called Flood Map Modernization, is now occurring that is updating the nation's flood hazard maps through a partnership between state and local governments and the Federal Emergency Management Agency (FEMA). As a result, these flood hazard maps will represent a more up-to-date, easier-to-use, powerful and



accessible digital tool for local flood risk assessment, floodplain management, land use and emergency planning.

Better technology, including more advanced geographic mapping and digital data collection, is being used to increase the reliability as well as the accessibility of floodplain maps. The process will include the creation of new topographic data, base imagery acquisition, flood studies and digital maps that can be shared, and quickly updated. The result: an improved and more current picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

